

SERFF Tracking Number: AMGN-125687460 State: Arkansas
 Filing Company: American General Life and Accident Insurance Company State Tracking Number: 39252
 Company Tracking Number: AGLA EMD-DB
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extension of Maturity Date Rider
 Project Name/Number: Extension of Maturity Date Rider/AGLA EMD-DB

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: Extension of Maturity Date SERFF Tr Num: AMGN-125687460 State: ArkansasLH

Rider

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 39252

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num: AGLA EMD-DB

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Marilyn Ellis

Disposition Date: 06/12/2008

Date Submitted: 06/10/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Extension of Maturity Date Rider

Status of Filing in Domicile: Pending

Project Number: AGLA EMD-DB

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This rider has been submitted to our domicile state of Tennessee.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/12/2008

State Status Changed: 06/12/2008

Deemer Date:

Corresponding Filing Tracking Number: AGLA EMD-DB

Filing Description:

AGLA EMD-DB Extension of Maturity Date Rider

The above form is being submitted for your consideration and approval. It is new and does not replace any form

SERFF Tracking Number: AMGN-125687460 State: Arkansas
Filing Company: American General Life and Accident Insurance State Tracking Number: 39252
Company
Company Tracking Number: AGLA EMD-DB
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extension of Maturity Date Rider
Project Name/Number: Extension of Maturity Date Rider/AGLA EMD-DB

previously approved by your department. The referenced form has been submitted to our domicile state of Tennessee.

AGLA EMD-DB is an extension of maturity date rider that allows the Insured, if living on the policy's Maturity Date, to elect to extend the Maturity Date until his or her death. The rider will be used with individual, nonparticipating universal life policies. There is no premium charge for this rider.

The Flesch readability score for AGLA EMD-DB is 57.7.

Company and Contact

Filing Contact Information

Kathryn Mitchell, Manager kathryn_mitchell@aigag.com
American General Center (615) 749-1139 [Phone]
Nashville, TN 37250-0001 (615) 749-2521[FAX]

Filing Company Information

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee
Company
American General Center Group Code: 12 Company Type:
Nashville, TN 37250-0001 Group Name: AIG State ID Number:
(615) 749-1139 ext. [Phone] FEIN Number: 62-0306330

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 form x \$20 = \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

<i>SERFF Tracking Number:</i>	<i>AMGN-125687460</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>39252</i>
<i>Company Tracking Number:</i>	<i>AGLA EMD-DB</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>Extension of Maturity Date Rider</i>		
<i>Project Name/Number:</i>	<i>Extension of Maturity Date Rider/AGLA EMD-DB</i>		
American General Life and Accident Insurance Company	\$20.00	06/10/2008	20759697

SERFF Tracking Number:	AMGN-125687460	State:	Arkansas
Filing Company:	American General Life and Accident Insurance Company	State Tracking Number:	39252
Company Tracking Number:	AGLA EMD-DB		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Extension of Maturity Date Rider		
Project Name/Number:	Extension of Maturity Date Rider/AGLA EMD-DB		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/12/2008	06/12/2008

<i>SERFF Tracking Number:</i>	<i>AMGN-125687460</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>39252</i>
<i>Company Tracking Number:</i>	<i>AGLA EMD-DB</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>Extension of Maturity Date Rider</i>		
<i>Project Name/Number:</i>	<i>Extension of Maturity Date Rider/AGLA EMD-DB</i>		

Disposition

Disposition Date: 06/12/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-125687460 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 39252
Company

Company Tracking Number: AGLA EMD-DB

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life

Product Name: Extension of Maturity Date Rider

Project Name/Number: Extension of Maturity Date Rider/AGLA EMD-DB

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Extension of Maturity Date Rider		Yes

SERFF Tracking Number: AMGN-125687460 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 39252

Company Tracking Number: AGLA EMD-DB

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: Extension of Maturity Date Rider

Project Name/Number: Extension of Maturity Date Rider/AGLA EMD-DB

Form Schedule

Lead Form Number: AGLA EMD-DB

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA EMD-DB	Certificate Amendmen	Extension of Maturity Initial Date Rider			58	AGLAEMD-DB.pdf
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

EXTENSION OF MATURITY DATE RIDER

OPTION TO EXTEND COVERAGE

If the Insured is living on the Maturity Date shown on the Policy Schedule, you may elect to extend the Maturity Date until the date of death of the Insured.

Starting on the original Maturity Date:

- (a) the Death Benefit Amount for the base policy will be equal to the base policy's Death Benefit Amount on the day prior to the Maturity Date and will be adjusted by any future changes in the Accumulation Value. The Death Benefit Amount will never be less than the Accumulation Value;
- (b) coverage under any riders attached to the policy will not be extended;
- (c) Monthly Deductions will be calculated with:
 - (1) a cost of insurance rate equal to zero; and
 - (2) a Monthly Administrative Fee not to exceed the amount shown on the Policy Schedule;
- (d) new premiums will not be accepted;
- (e) interest on policy loans will continue to accrue in the same manner as stated in the policy and you may repay all or part of a loan at any time as stated in the policy; and
- (f) the Accumulation Value will continue to be determined as stated in the policy, subject to item (c) above.

EXERCISE OF OPTION

To exercise the Option to Extend Coverage, you must submit a written request to the Company on a form acceptable to us at least 30 days prior to the original Maturity Date.

NOTICE

Addition of this rider does not automatically extend the Maturity Date of the policy. It gives the Owner the option to extend the Maturity Date. After this option is selected, it may not be revoked. However, the Owner may choose to surrender the policy at any time.

TAX CONSEQUENCES

The policy may be subject to tax consequences when continued beyond the Maturity Date. The policy may not qualify as life insurance under the Internal Revenue Code after age 100. You should consult your tax advisor.

EFFECTIVE DATE

The Effective Date of this rider is the Date of Issue, unless a later Effective Date for this rider is shown on the Policy Schedule.

TERMINATION

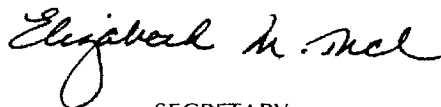
This rider will terminate:

- (a) on the Insured's death;
- (b) on any monthly Deduction Day requested by you in writing; or
- (c) on termination of the policy.

GENERAL

There is no premium charge for this rider. This rider is a part of the policy to which it is attached. The rider's benefits are subject to all the terms of it and the policy. This rider has no Cash or Loan Value.

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY



SECRETARY

<i>SERFF Tracking Number:</i>	<i>AMGN-125687460</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>39252</i>
<i>Company Tracking Number:</i>	<i>AGLA EMD-DB</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Extension of Maturity Date Rider</i>		
<i>Project Name/Number:</i>	<i>Extension of Maturity Date Rider/AGLA EMD-DB</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMGN-125687460	State:	Arkansas
Filing Company:	American General Life and Accident Insurance Company	State Tracking Number:	39252
Company Tracking Number:	AGLA EMD-DB		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.00I Single Life
Product Name:	Extension of Maturity Date Rider		
Project Name/Number:	Extension of Maturity Date Rider/AGLA EMD-DB		

Supporting Document Schedules

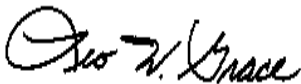
Review Status:	
Satisfied -Name:	Certification/Notice 06/09/2008
Comments:	
Attachments:	
ARCERT1.pdf	
ARCERT5.pdf	
87-1.pdf	
AGLA120Z49 REV0807.pdf	

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA EMD-DB Extension of Maturity Date Rider

This is to certify that, to the best of my knowledge and belief, the subject form has achieved a Flesch Ease Score of 57.7 and complies with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

A handwritten signature in black ink, appearing to read "Leo W. Grace". The signature is fluid and cursive, with the first name "Leo" being the most prominent part.

Leo W. Grace
Vice President

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

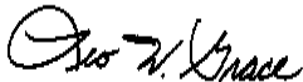
DATE: June 10, 2008

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA EMD-DB Extension of Maturity Date Rider

This is to certify that the above form, to the best of my knowledge and belief, meets the provision of Arkansas Rule and Regulation 19 as well as all applicable requirements of the State of Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Leo W. Grace". The signature is fluid and cursive, with the first name "Leo" being more prominent.

Leo W. Grace
Vice President

DATE: June 10, 2008

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

A Member Company of American International Group, Inc.

American General Center • Nashville, Tennessee 37250-0001

(615) 749-1523

Service for the attached policy will be provided by:

The Arkansas Department of Insurance has requested we provide you with the addresses and telephone numbers, as follow:

Customer Services
American General Life and Accident Insurance Company
American General Center - 305N
Nashville, Tennessee 37250
PH: 1-800-888-2452

State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904
PH: 1-800-852-5494

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

(please turn to back of page)

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

American General Life and Accident Insurance Company

A member company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001

